

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

<b>Patricia Halsey</b>	<b>:</b>	<b>CHAPTER 13</b>
<b>Debtor</b>	<b>:</b>	
	<b>:</b>	<b>BANKRUPTCY NO. 22-12774</b>

**DEBTOR'S OBJECTION TO PROOF OF CLAIM #1**

Patricia Halsey, the Debtor in the above matter, by her attorney, Gary E. Thompson, Esquire, hereby presents the following Objection to Proof of Claim #1 US Bank National , and in support thereof respectfully avers as follows:

1. US Bank National , filed a Proof of Claim with this Court on or about **December 27, 2022** in the total amount of \$329,690.97, of which \$287,961.73 is designated as a Arrears. (A copy of the Proof of Claim can be found as Claim #1 of the Claims Register).
2. The Debtor objects to the creditor's claim on the following grounds:
  - a. The Creditor fails to attach sufficient documentation to prove the validity of the debt;
  - b. The Debtor has an Adjustable Rate Mortgage and after the lasted adjusted rate period the balance of the mortgage was significantly different from the Proof of Claim. A true and correct copy of the Adjusted Rate notice is attached hereto as Exhibit A;

WHEREFORE, the Debtor prays that the Court enter an Order SUSTAINING his Objection to the Proof of Claim #1 of US Bank National .

Respectfully submitted,

/s/ Gary E. Thompson

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Dated: January 31, 2023